

Claims 16-27, 31-42, 46 and 47 have been rejected under 35 USC §103 as being unpatentable over Rogge and Dieleman as applied to claims 13-15, 20, 28-30, 43-45, 48, 49 and 60 further in view of common knowledge in the art.

The Examiner has considered applicants arguments made in the November 18, 1996 response traversing these rejections but has maintained the rejections for the reasons given in the first action as repeated in the final rejection. The Examiner has responded to applicants' arguments and amendment by stating that official notice has been taken "... that wireless adapters between PSTN and wireless media exist all the time, for example mobile telephone systems. To have used a wireless adapter between the PSTN and the wireless systems in the above modified system would have been verily obvious to one of ordinary skill in the art at the time of the invention."

With all due respect, applicants urge that the Examiner's position is in error. The present claims do not simply recite a wireless adapter as the Examiner has posited. The instant claim require that the wireless adapter receive financial signals from a financial transaction device and that the wireless adapter is capable of converting financial signals from PSTN compatible format to second format incompatible with a PSTN format.

The problems solved by the present invention, i.e., to provide a technique for adapting conventional financial

transaction devices for use with a wireless modem, which is not PSTN compatible. In prior art conventional systems, a financial transaction device is coupled to a telephone line and communicates with a host computer via the telephone line. To use the telephone line, data is transmitted between the financial transaction terminal and the host computer utilizing a standard set of audio tones and the data transferred on the telephone line uses standard operating voltages for a public switched telephone network (PSTN).

A wireless modem such as employed in the present invention is essentially a radio transceiver for transmitting and receiving digital data and is not PSTN compatible. The present invention adapts a conventional financial transaction terminal, which is PSTN compatible, for use in a wireless transaction system using wireless modems that are not PSTN compatible. It is clear that the combination of Rogge et al and Dieleman does not suggest a solution for adapting conventional financial transaction terminals for use in a wireless modem system.

As noted above, the present invention includes a financial transaction device compatible with a public switched telephone system which transmits financial signals indicative of a financial transaction and receives authorization signals indicative of the authorization or denial of said financial transaction, the signals transmitted and received by the financial transaction device have a signal format compatible with

the PSTN. A wireless adaptor is coupled to the financial transaction device to receive financial signals from the financial transaction device and to convert these signals into a second signal format different from and incompatible with the PSTN format. The wireless adaptor also converts authorization signals from a host computer from a second format to a format compatible with the PSTN and transmits the authorization signals to the financial transaction device.

The combination of references cited by the Examiner does not suggest the problem encountered in adapting conventional financial transaction devices for operation with a wireless modem. Furthermore, the combination of references do not suggest the solution recited in the instant claims of a wireless adaptor for converting signals from a PSTN format to a second format that is not PSTN compatible.

In Rogge, a single-terminal store is coupled to the host computer via a conventional telephone line and this permits interleaved communication so that transaction requests may be processed in a direction from the terminal to the host computer while responses from the host computer are interleaved and transmitted back to the terminal.

Thus, Rogge provides a solution for connecting multiple non-conventional terminals to a single telephone line capable of connection to the host computer via a public switched terminal

network (PSTN). The Examiner concedes that Rogge shows the communication channel to be a PSTN line.

Dieleman is cited as allegedly showing the equivalence of wireless communications media in a conductor or fiber for a communication system.

The system described in Rogge permits multiple terminals to be coupled through a single access line to a host computer and the conventional financial transaction terminal is designed for operation over a PSTN. The data transfer in Rogge occurs over a telephone line using conventional modem technology and audio frequency signals.

However, there is no teaching or suggestion in Dieleman which would have motivated the artisan to construct a system such as set forth in the instant claims. There is nothing in Dieleman which would have led the skilled artisan to the utilization of a wireless adapter such as recited in the present claims, i.e., a wireless adapter capable of converting of PSTN compatible financial signal to a second PSTN non-compatible second form for transmission to a host computer via a second wireless adapter.

Applicants respectfully urge that official notice that wireless adapters are known does not aid the Examiner in making out prima facie obviousness in the present application. It is incumbent upon the Examiner to provide evidence of obviousness. In this case, the Examiner has provided no citation which teaches

or suggests a wireless adapter having the function and capabilities set forth in the claims of record.

For the above reasons, applicants urge that both of the Examiner's §103 rejections are in error. Reconsideration and withdrawal of these rejections is respectfully requested.

It is believed that all of the pending claims are in condition for allowance. Early and favorable action by the Examiner is earnestly solicited.

If the Examiner believes that issues may be resolved by a telephone interview, the Examiner is respectfully urged to telephone the undersigned at (212) 415-8528. The undersigned may also be contacted by e-mail at [ecrzucidlo@morganfinnegan.com](mailto:ecrzucidlo@morganfinnegan.com).

**AUTHORIZATION**

No additional fee is believed to be necessary.

The Commissioner is hereby authorized to charge any additional fees which may be required for this amendment, or credit any overpayment to Deposit Account No. 01-2745, Order No. **Albert 1-1-2-1-1**.

In the event that an extension of time is required, or which may be required in addition to that requested in a petition and for an extension of time, the Commissioner is requested to grant a petition for that extension of time which is

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required to make this response timely and is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an extension of time to Deposit Account No. 01-2745, Order No. Albert 1-1-2-1-1. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,  
MORGAN & FINNEGAN

Dated: May 22, 1997

By: Eugene C. Rzucidlo  
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**CERTIFICATE OF MAILING**

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents and Trademarks, Washington, D.C. 20231, on May 22, 1997

Eugene C. Rzucidlo  
Name of Applicant, assignee or Registered Representative

Eugene C. Rzucidlo  
Signature

May 22, 1997  
Date of Signature